

**Information to identify the case:**

Debtor 1	Dennis John Dailey	Social Security number or ITIN xxx-xx-8325
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Catherine A. Dailey	Social Security number or ITIN xxx-xx-1209
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 20-15579-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dennis John Dailey  
aka Dennis Dailey

Catherine A. Dailey

7/31/20

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 6**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Dennis John Dailey  
Catherine A. Dailey  
Debtors

Case No. 20-15579-KCF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 4  
Total Noticed: 103

Date Rcvd: Jul 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2020.

db/jdb	+Dennis John Dailey, Catherine A. Dailey, 747 Millbrook Rd, Brick, NJ 08724-1024
cr	+Quicken Loans Inc., 216 Haddon Avenue, Ste 406, Westmont, NJ 08108-2812
518803095	+American Express, c/o Doyle & Hoefs, LLC, 25 Smith St., Ste. 415, Nanuet, NY 10594-2912
518803094	American Express, c/o Apotheker Scian PC, 520 Fellowship Rd., Ste. C306, PO Box 5496, Mount Laurel, NJ 08054-5496
518803099	+Arrowhead Family Dental, 2024 Route 88, Brick, NJ 08724-3226
518803100	+Bank of America, c/o Rubin & Rothman LLC, 1787 Veterans Hwy Ste. 32, PO Box 9003, Islandia, NY 11749-9003
518803102	Bank of America, c/o Mercantile, 165 Lawrence Bell Dr., Ste. 100, Buffalo, NY 14221-7900
518803104	+Bank of America NA, c/o Credit Control LLC, PO Box 546, Hazelwood, MO 63042-0546
518803105	Capital One, c/o Pressler & Pressler LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
518803109	Capital One NA, PO Box 71087, Charlotte, NC 28272-1087
518803111	+Cavalry/Citibank/Home Depot, c/o Cawley & Bergmann LLC, 117 Kinderkamack Rd., Ste. 201, River Edge, NJ 07661-1916
518803115	+Citibank NA/The Home Depot, c/o D&A Services LLC, 1400 E. Touhy Ave., Ste. G2, Des Plaines, IL 60018-3338
518803122	CitiBank N.A., P. O. Box 209020, Brooklyn, NY 11220-9020
518803120	+Citibank, c/o Unifund Ccr Llc, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
518803129	Citibank NA/UFA, c/o LTD, 3200 Wilcrest Ste. 600, Houston, TX 77042-6000
518803128	+Citibank Na, c/o Unifund Ccr Llc, Attn: Bankruptcy Department, 10625 Techwood Cir., Cincinnati, OH 45242-2846
518803131	Citibank/The Home Depot, c/o Apotheker Scian PC, 520 Fellowship Rd., Ste. C306, PO Box 5496, Mount Laurel, NJ 08054-5496
518803132	+Citibank/The Home Depot, c/o United Collection Bureau Inc., PO Box 140310, Toledo, OH 43614-0310
518803133	+Citibank/The Home Depot, c/o Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
518803136	+Court Officer - Anthony Favorito, PO Box 450, Re: DC-004646-18, Toms River, NJ 08754-0450
518803137	+Court Officer - Anthony Favorito, PO Box 450, Toms River, NJ 08754-0450
518803138	+Court Officer Delia M. Groeling, PO Box 537,, Re: DC-009628-17, Barnegat, NJ 08005-0537
518803140	Discover Bank, c/o Forster Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710
518803141	Discover Financial, c/o Pressler Felt & Warshaw LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
518803148	+Glenn Mass, Court Officer, Supiero Court of NJ - Special Civil Part, P.O. Box 312, Toms River, NJ 08754-0312
518803149	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
518803151	+Hsbc Bank Nevada N.A., Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518803160	+LL Bean Visa Card, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
518803161	LLBean Mastercard, PO Box 9001068, Louisville, KY 40290-1068
518803164	+North Star Capital, c/o Ralph Gulko, Esq., 220 John Glenn Dr., Buffalo, NY 14228-2246
518803168	+Ocean County Superior Court, Special Civil Part - DC-001010-19, 118 Washington Street, Toms River, NJ 08753-7626
518803171	+Ocean County Superior Court, Special Civil Part - DC-001706-17, 118 Washington Street, Toms River, NJ 08753-7626
518803167	+Ocean County Superior Court, Special Civil Part - DC-001850-09, 118 Washington Street, Toms River, NJ 08753-7626
518803175	+Ocean County Superior Court, Special Civil Part - DC-003357-04, 118 Washington Street, Toms River, NJ 08753-7626
518803165	+Ocean County Superior Court, Special Civil Part - DC-004646-18, 118 Washington Street, Toms River, NJ 08753-7626
518803166	+Ocean County Superior Court, Special Civil Part - DC-004660-19, 118 Washington Street, Toms River, NJ 08753-7626
518803172	+Ocean County Superior Court, Special Civil Part - DC-005402-01, 118 Washington Street, Toms River, NJ 08753-7626
518803170	+Ocean County Superior Court, Special Civil Part - DC-009628-17, 118 Washington Street, Toms River, NJ 08753-7626
518803169	+Ocean County Superior Court, Special Civil Part - DC-013143-19, 118 Washington Street, Toms River, NJ 08753-7626
518803174	+Ocean County Superior Court, Special Civil Part - SC-000646-03, 118 Washington Street, Toms River, NJ 08753-7626
518803173	+Ocean County Superior Court, Special Civil Part - SC-002120-02, 118 Washington Street, Toms River, NJ 08753-7626
518803176	+Orthopaedic Institute, 226 Route 37 West, Toms River, NJ 08755-8047
518803181	Synchrony Bank/JCP, c/o Selip & Stylianou LLP, 10 Forest Ave., Ste. 300, PO Box 914, Paramus, NJ 07653-0914
518803185	+Verizon, c/o Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
518803186	+Verizon, c/o Trident Asset Management, 10375 Old Alabama Road Co, Alpharetta, GA 30022-1122
518803188	Verizon/US Asset Management Inc., c/o EOS CCA, PO Box 981008, Boston, MA 02298-1008

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 31 2020 23:47:25 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ecf@usdoj.gov Jul 31 2020 23:47:21 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr EDI: HNDA.COM Aug 01 2020 03:03:00 American Honda Finance Corp., P.O. Box 168088,  
Irving, TX 75016-8088  
518803097 +EDI: AMEREXPR.COM Aug 01 2020 03:03:00 Amex, Attn: Correspondence/Bankruptcy,  
Po Box 981540, El Paso, TX 79998-1540  
518803098 +EDI: AMEREXPR.COM Aug 01 2020 03:03:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537  
518803101 EDI: BANKAMER.COM Aug 01 2020 03:03:00 Bank of America, Po Box 982238,  
El Paso, TX 79998  
518803093 EDI: BANKAMER.COM Aug 01 2020 03:03:00 AAA Financial Services, PO Box 15019,  
Wilmington, DE 19886-5019  
518803103 +EDI: BANKAMER.COM Aug 01 2020 03:03:00 Bank of America, 4909 Savarese Circle,  
Fl 11-908-01-50, Tampa, FL 33634-2413  
518803108 +EDI: PRA.COM Aug 01 2020 03:03:00 Capital One, c/o Portfolio Recovery, PO Box 12914,  
Norfolk, VA 23541-0914  
518803106 +EDI: CAPITALONE.COM Aug 01 2020 03:03:00 Capital One, Po Box 30253,  
Salt Lake City, UT 84130-0253  
518803107 +EDI: CAPITALONE.COM Aug 01 2020 03:03:00 Capital One, AttnL: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
518803112 EDI: ARSN.COM Aug 01 2020 03:03:00 Chase Bank USA NA, c/o ARS National Services Inc.,  
PO Box 469046, Escondido, CA 92046-9046  
518803121 EDI: CITICORP.COM Aug 01 2020 03:03:00 Citibank, P.O. Box 8109,  
South Hackensack, NJ 07606  
518803118 +E-mail/Text: bankruptcy@cavps.com Jul 31 2020 23:47:42 Citibank,  
c/o Cavalry Portfolio Services, 500 Summit Lake Drive, Valhalla, NY 10595-1340  
518803116 +E-mail/Text: bankruptcy@cavps.com Jul 31 2020 23:47:42 Citibank,  
c/o Cavalry Portfolio Services, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2321  
518803117 +EDI: CITICORP.COM Aug 01 2020 03:03:00 Citibank, c/o Citicorp Credit Svrs,  
Attn: Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034  
518803119 +EDI: CITICORP.COM Aug 01 2020 03:03:00 Citibank, Po Box 6241,  
Sioux Falls, SD 57117-6241  
518803126 E-mail/Text: cms-bk@cms-collect.com Jul 31 2020 23:47:04 Citibank NA,  
c/o Capital Management Services LP, 698 1/2 South Ogden Str., Buffalo, NY 14206-2317  
518803124 EDI: ARSN.COM Aug 01 2020 03:03:00 Citibank NA, c/o ARS National Services Inc.,  
PO Box 469100, Escondido, CA 92046-9100  
518803123 +E-mail/Text: bankruptcy@cavps.com Jul 31 2020 23:47:42 Citibank NA, c/o Cavalry,  
PO Box 520, Valhalla, NY 10595-0520  
518803125 +E-mail/Text: mediamanagers@clientservices.com Jul 31 2020 23:46:18 Citibank NA,  
c/o Client Services Inc., PO Box 1503, Saint Peters, MO 63376-0027  
518803127 +E-mail/Text: bankruptcy@affglo.com Jul 31 2020 23:47:25 Citibank NA,  
c/o Global Credit & Collection Corp, 5440 N Cumberland Ave., Ste. 300,  
Chicago, IL 60656-1486  
518803130 +E-mail/Text: jessicajones@cpcrecover.com Jul 31 2020 23:47:55 Citibank Na/Unifund,  
c/o Central Portfolio Control Inc, 10249 Yellow Circle Dr., Ste. 200,  
Hopkins, MN 55343-9111  
518803135 E-mail/Text: data\_processing@fin-rec.com Jul 31 2020 23:47:04 Citibank/The Home Depot,  
c/o Financial Recovery Services Inc., PO Box 385908, Minneapolis, MN 55438-5908  
518803134 +EDI: CITICORP.COM Aug 01 2020 03:03:00 Citibank/The Home Depot, c/o Citicorp Credit Svrs,  
Attn: Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034  
518803142 EDI: DISCOVER.COM Aug 01 2020 03:03:00 Discover Financial, Pob 15316,  
Wilmington, DE 19850  
518803139 EDI: DISCOVER.COM Aug 01 2020 03:03:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
518803143 +EDI: DISCOVER.COM Aug 01 2020 03:03:00 Discover Financial, Attn: Bankruptcy,  
Po Box 3025, New Albany, OH 43054-3025  
518803144 +EDI: BLUESTEM Aug 01 2020 03:03:00 Fingerhut, Po Box 166, Newark, NJ 07101-0166  
518803147 +EDI: AMINFOFP.COM Aug 01 2020 03:03:00 First Premier Bank, 601 S. Minnesota Ave.,  
Sioux Falls, SD 57104-4868  
518803150 EDI: HFC.COM Aug 01 2020 03:03:00 HSBC, PO Box 80053, Salinas, CA 93912-0053  
518803153 EDI: IRS.COM Aug 01 2020 03:03:00 Internal Revenue Service, Federal Payment Levy Program,  
STOP 5050, ANNEX 5, PO Box 219236, Kansas City, MO 64121-9236  
518803155 +EDI: RMSC.COM Aug 01 2020 03:03:00 JCPenney, P.O. Box 960001, Orlando, FL 32896-0001  
518803156 +EDI: RMSC.COM Aug 01 2020 03:03:00 JCPenney, c/o Synchrony Bank, Po Box 960061,  
Orlando, FL 32896-0061  
518803146 EDI: JEFFERSONCAP.COM Aug 01 2020 03:03:00 Fingerhut Direct Mrktng,  
c/o Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303  
518803145 EDI: JEFFERSONCAP.COM Aug 01 2020 03:03:00 Fingerhut Direct Mrktng,  
c/o Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road,  
Saint Cloud, MN 56303  
518803110 EDI: JPMORGANCHASE Aug 01 2020 03:04:00 Cardmember Service, PO Box 1423,  
Charlotte, NC 28201-1423  
518803114 EDI: JPMORGANCHASE Aug 01 2020 03:04:00 Chase Card Services, Attn: Bankruptcy,  
Po Box 15298, Wilmington, DE 19850

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518803113 EDI: JPMORGANCHASE Aug 01 2020 03:04:00 Chase Card Services, Po Box 15369,  
Wilmington, DE 19850  
518803159 +EDI: CITICORP.COM Aug 01 2020 03:03:00 L.L. Bean, c/o Citi, Po Box 6497,  
Sioux Falls, SD 57117-6497  
518803162 EDI: CAPITALONE.COM Aug 01 2020 03:03:00 Lord & Taylor, c/o Capital One Retail Services,  
PO Box 71106, Charlotte, NC 28272-1106  
518803163 +EDI: PRA.COM Aug 01 2020 03:03:00 Lord & Taylor/ Cap One/ Synchrony Bank,  
c/o Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952  
518803177 EDI: PRA.COM Aug 01 2020 03:03:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502  
518803178 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 31 2020 23:47:46 Quicken Loans,  
Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906  
518803179 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 31 2020 23:47:46 Quicken Loans,  
1050 Woodward Ave, Detroit, MI 48226-1906  
518803180 +E-mail/Text: newyork.bnc@ssa.gov Jul 31 2020 23:47:49 Social Security Administration,  
P. O. Box 3430, Philadelphia, PA 19122-0430  
518804431 +EDI: RMSC.COM Aug 01 2020 03:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
518803182 +EDI: CITICORP.COM Aug 01 2020 03:03:00 The Home Depot, c/o Citibank, Po Box 6497,  
Sioux Falls, SD 57117-6497  
518803183 +EDI: CITICORP.COM Aug 01 2020 03:03:00 The Home Depot, P.O. Box 6497,  
Sioux Falls, SD 57117-6497  
518803187 +EDI: VERIZONCOMB.COM Aug 01 2020 03:03:00 Verizon, P.O. Box 4833,  
Trenton, NJ 08650-4833  
518803189 +EDI: RMSC.COM Aug 01 2020 03:03:00 Walmart, P.O. Box 530927, Atlanta, GA 30353-0927  
518803190 +EDI: PRA.COM Aug 01 2020 03:03:00 Walmart/Synchrony Bank, c/o Portfolio Recovery,  
Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952  
518803191 +EDI: PRA.COM Aug 01 2020 03:03:00 Walmart/Synchrony Bank, c/o Portfolio Recovery,  
120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952  
518803192 +EDI: PRA.COM Aug 01 2020 03:03:00 Walmart/Synchrony Bank,  
c/o Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541-0914  
518803193 +EDI: WFFC.COM Aug 01 2020 03:03:00 Wells Fargo Bank NA, MAC N8235-040, 7000 Vista Dr.,  
West Des Moines, IA 50266-9310  
518803194 +EDI: WFFC.COM Aug 01 2020 03:03:00 Wf/Fmg, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f,  
Des Moines, IA 50306-0438  
518803195 +EDI: WFFC.COM Aug 01 2020 03:03:00 Wf/Fmg, Po Box 14517, Des Moines, IA 50306-3517  
TOTAL: 57

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518803157 Kevin's Landscaping, 614 Rispo Dr., VI 00874-2000  
518803096\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Drive,  
Wilmington, DE 19808)  
518803152\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures, Bankruptcy Section,  
P.O. Box 724, Springfield, NJ 07081)  
518803184\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: US Department of the Treasury, Bureau of the Fiscal Service,  
PO Box 1686, Birmingham, AL 35201)  
518803154 ##+Jackson Capital Inc., c/o Martin Smith, Esq., 1119 Springfield Rd., Union, NJ 07083-8148  
518803158 ##+L.L. Bean, c/o Global Credit & Collection Corp, PO Box 2127, Schiller Park, IL 60176-0127  
TOTALS: 1, \* 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Joint Debtor Catherine A. Dailey courtdocs@oliverandlegg.com, R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Debtor Dennis John Dailey courtdocs@oliverandlegg.com, R59915@notify.bestcase.com

TOTAL: 6